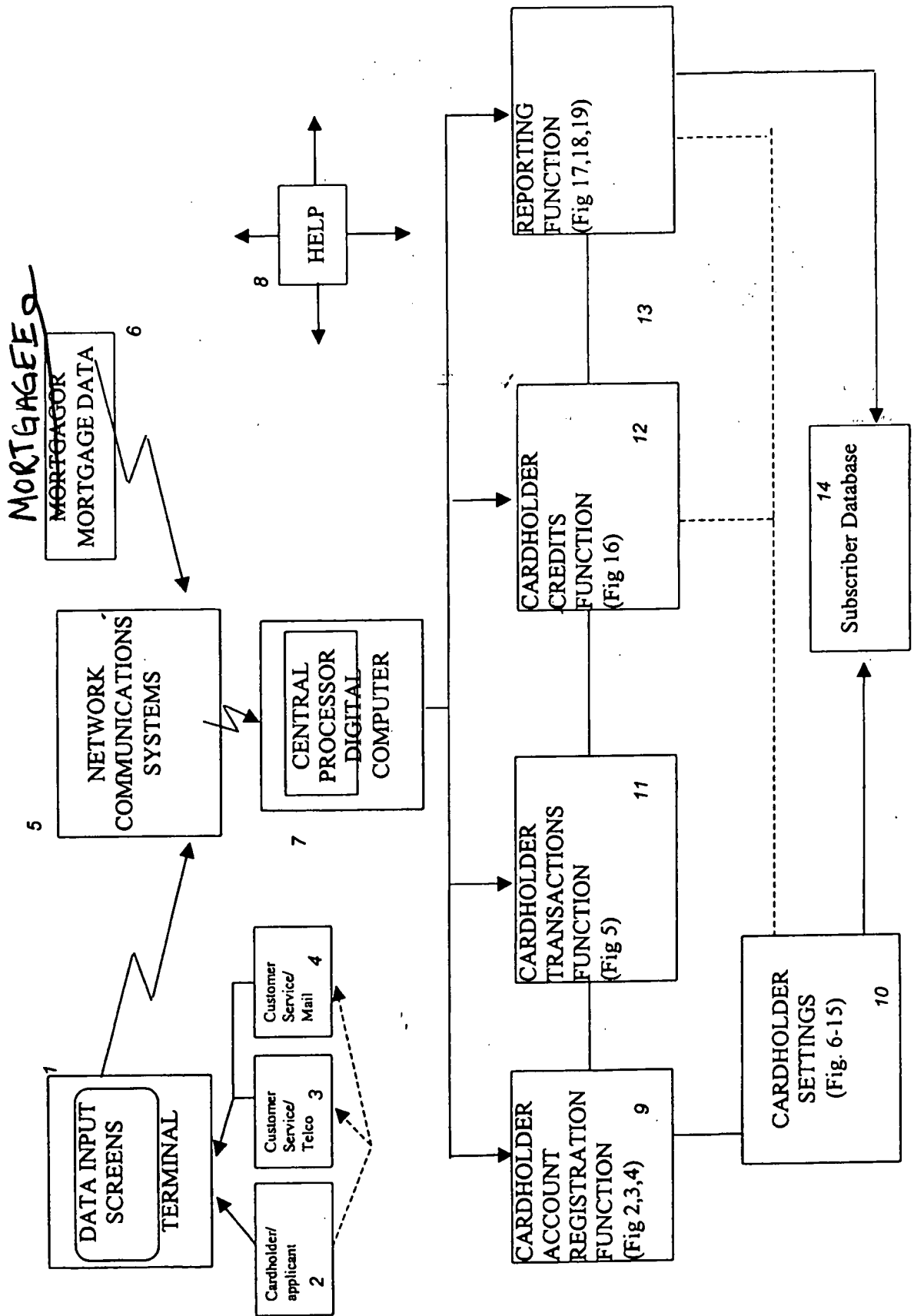




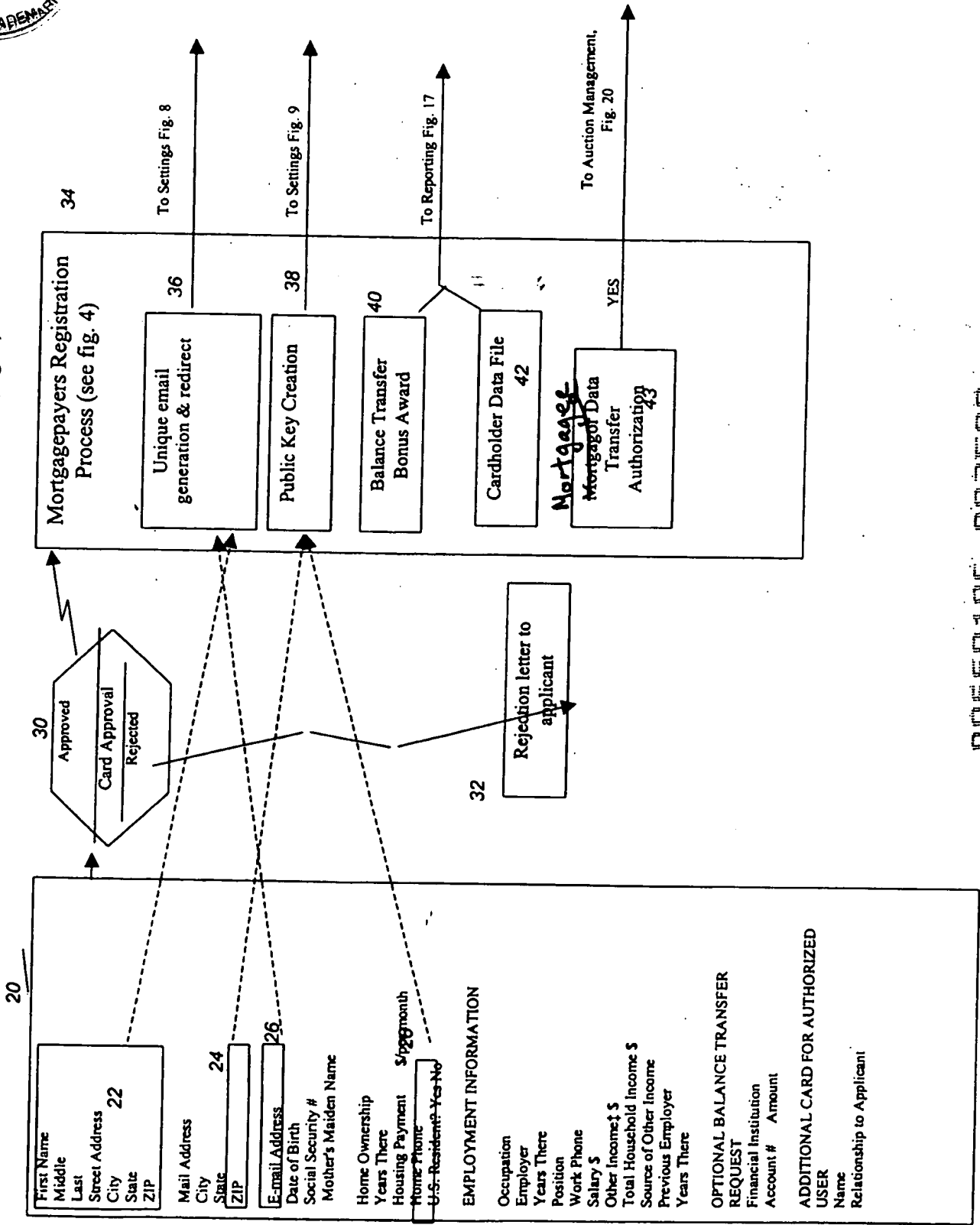
A method for card activity-based mortgage crediting (Fig. 1) *Annotated Sheet*



00000405 000000

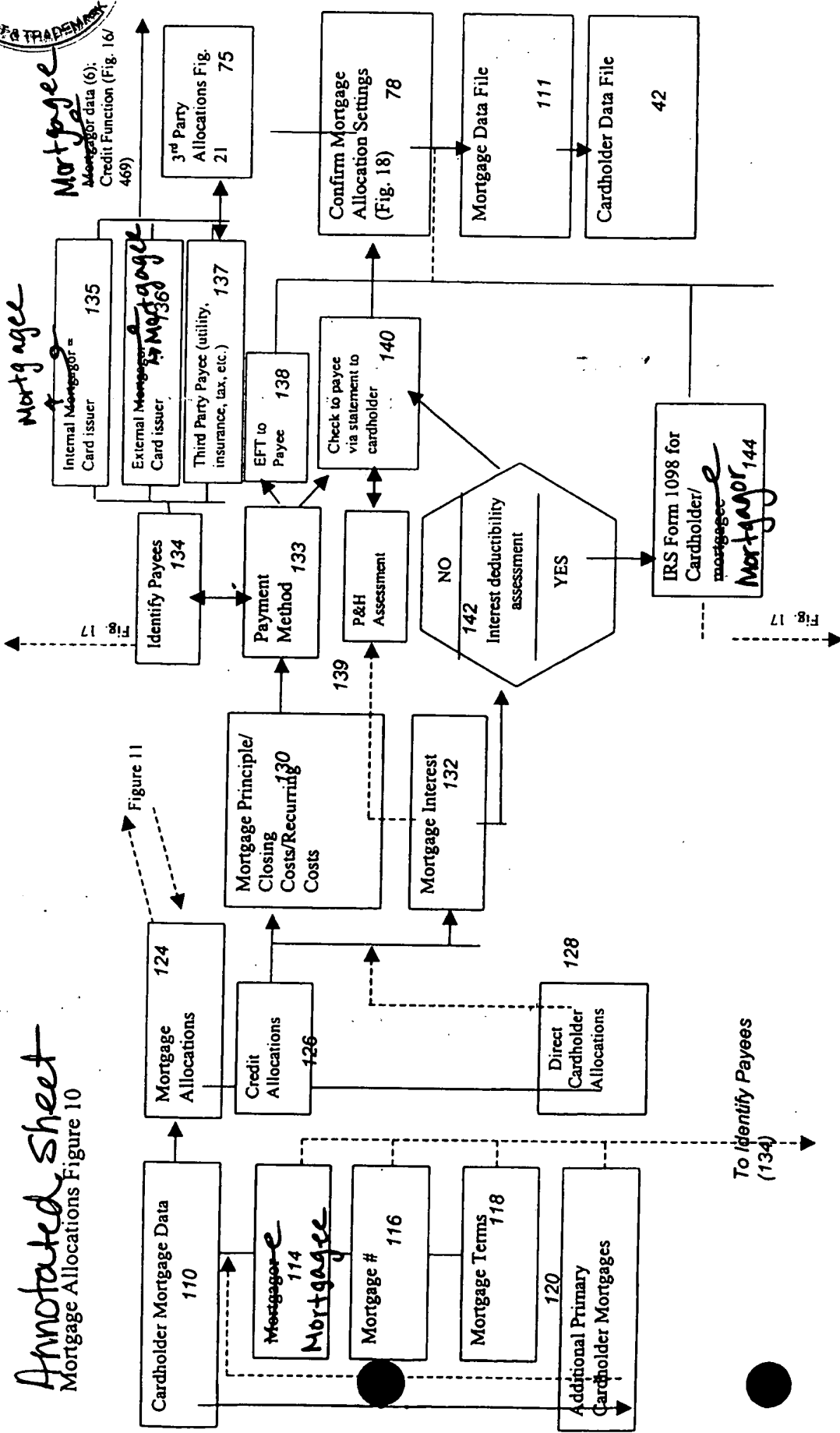
Annotated Sheet

# CARDHOLDER ACCOUNT REGISTRATION: Credit Card Provisioner Registration Process (Fig. 3)



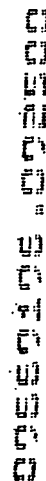
00000100000000000000

Annotated Sheet  
 Mortgage Allocations Figure 10



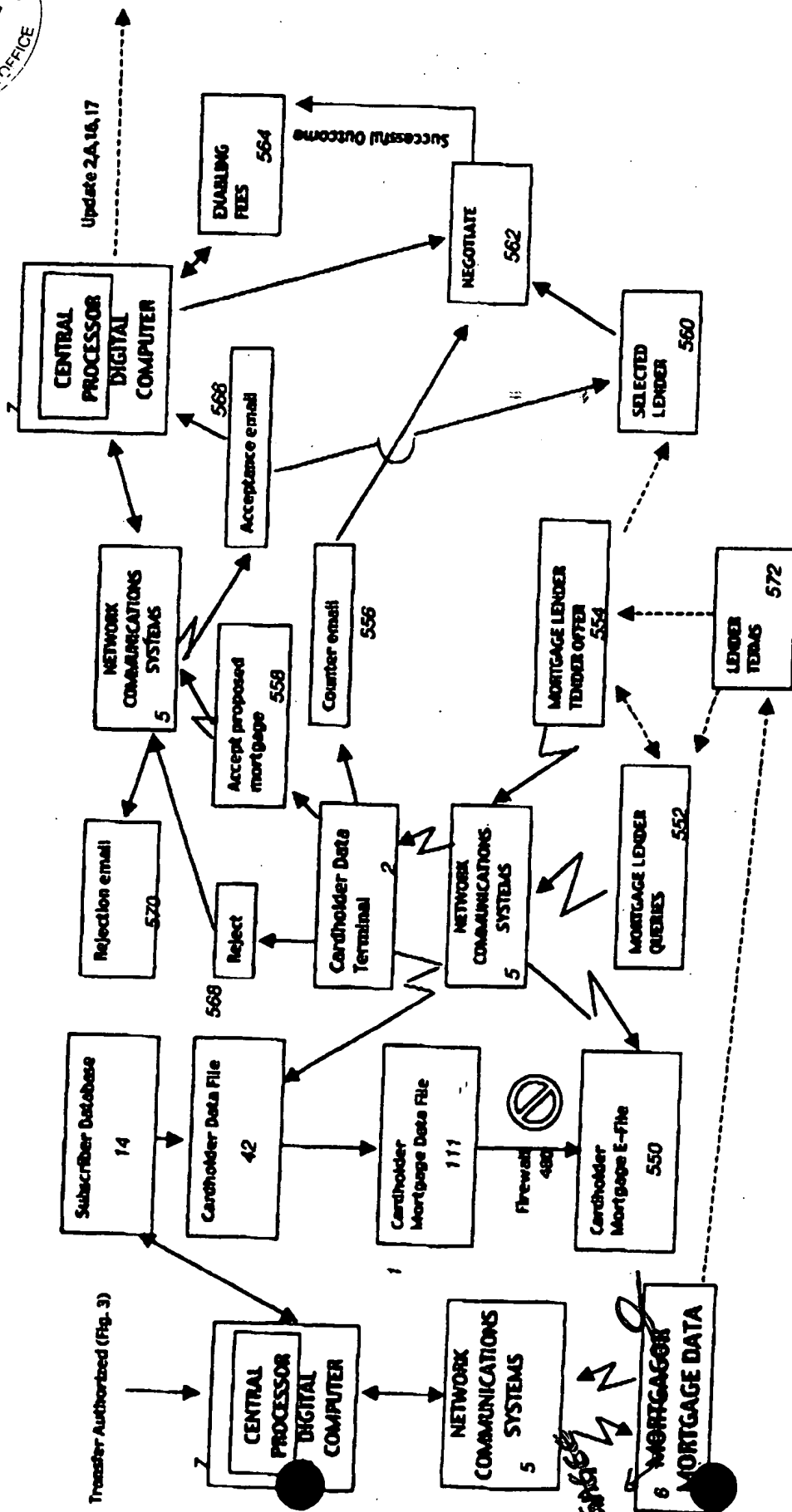
00000405-000000







Annotated sheet  
Auction Management (Fig. 20)



07660199-024500